or grantor of the mortgage or deed of trust being foreclosed.

September 17, 1981
Date:

STANDARD FEDERAL SAVINGS AND LOAN ASSOCIATION

By: (

Janet R. Gregory
Assistant Vice President

Its:

481 North Frederick Avenue Gaithersburg, Maryland 20877

ACKNOWLEDGEMENT

STATE OF MARYLAND

COUNTY OF WOWGOWENY

Before me, Notary Public in and for the jurisdiction aforesaid, personally appeared this date, Janet R. Gregory personally well known (or satisfactorily proven) to me to be the Assistant Vice President of Standard Federal Savings and Loan Association , who, being first duly sworn, did acknowledge that he/she executed said Instrument as the free act for the uses and purposes therein contained.

WITNESS my hand and official seal this 17th day of September 19 81

Susan M. Berger Notary Public

My Commission expires the 1st day of July , 198 2

(NOTARIAL SEAL)

Meiler in Steward State